

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| In re Application of: |) | Customer No.: 29052 |
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| Thad Kroon, et al. |) | Confirmation No.: 2503 |
| |) | |
| Serial No.: 10/047,917 |) | Art Unit: 3692 |
| |) | |
| Filing Date: January 14, 2002 |) | Examiner: Frantzy Poinvil |
| |) | |
| For: SYSTEM AND METHOD FOR |) | Attorney Docket No.: 34250-1213 |
| OVERTURNING OF RISK |) | |
| EVALUATION PERFORMED BY RISK |) | |
| MODEL TO CONTROL FINANCIAL |) | |
| RISK |) | |

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**Via EFS-Web**

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

Responsive to the final Office Action dated October 2, 2008, and Advisory Action dated December 8, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.

Conclusion begins on page 12 of this paper.